

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Chapter 7
Case No. 1:08-bk-02603-MDF

In re:

Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, and trade):

Warren A. Royea Sr.

Gail M. Royea
aka Gail M. Moritz

NOTICE TO ALL CREDITORS AND OTHER PARTIES IN INTEREST

Pursuant to 11 U.S.C., Section 707(b), the Clerk is required to notify creditors if a presumption of abuse exists. You are hereby notified:

The debtor has filed a statement indicating a presumption of abuse arises under Section 707(b) of the Bankruptcy Code. Creditors may have the right to file a motion to dismiss the case or, with the debtor's consent, to convert the case to a Chapter 11 or 13.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
Ronald Reagan Federal Building
PO Box 908
Harrisburg, PA 17108
Telephone number: 717-901-2800

For the Court:

Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 7/25/08

CERTIFICATE OF SERVICE

District/off: 0314-1
Case: 08-02603

User: DGeorge
Form ID: poaabuse

Page 1 of 1
Total Served: 31

Date Rcvd: Jul 25, 2008

The following entities were served by first class mail on Jul 27, 2008.

db +Warren A. Royea, Sr., 1640 Blue Jay Drive, Dover, PA 17315-2772
jdb +Gail M. Royea, 1640 Blue Jay Drive, Dover, PA 17315-2772
3051533 ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit, P.O. Box 183593, Arlington, TX 76096)
3051532 +American Education Services, 1200 North 7th Street, Harrisburg, PA 17102-1419
3051534 +Barclay's Bank of Delaware, 125 South West Street, Wilmington, DE 19801-5014
3051535 +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
3051536 +Chase, 800 Brookside Boulevard, Westerville, OH 43081-2822
3051537 +Chase Auto Finance Corporation, 14800 Frye Road, Fort Worth, TX 76155-2732
3051538 +Citi Bank, P.O. Box 499, Hanover, MD 21076-0499
3051531 +DeArmond & Associates, 11 East Market Street Third Floor, York, PA 17401-1227
3051539 +First Capital Fifth Third, 20 Northwest First Street, Evansville, IN 47708-1201
3051541 +G.E. Money Bank, P.O. Box 30762, Salt Lake City, UT 84130-0762
3051540 +G.E. Money Bank, P.O. Box 981439, El Paso, TX 79998-1439
3051543 +Granite State Management, P.O. Box 2097, Concord, NH 03302-2097
3051544 +HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
3051545 +Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
3051546 +Merrick Bank, P.O. Box 1500, Draper, UT 84020-1500
3051547 +PA Department Of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
3051548 +Penncro Associates, Inc., P.O. Box 1878, Southampton, PA 18966-0108
3051530 +Royea Gail M, 1640 Blue Jay Drive, Dover, PA 17315-2772
3051529 +Royea Warren A Sr, 1640 Blue Jay Drive, Dover, PA 17315-2772
3051549 +Sallie Mae Foundation, P.O. Box 9500, Wilkes Barre, PA 18773-9500
3051550 Saxon Mortgage, 478 Mercantile Drive, Fort Worth, TX 76137
3051551 +Spirit Of America National Bank, 1103 Allen Drive, Milford, OH 45150-8763
3051552 +Target, P.O. Box 59231, Minneapolis, MN 55459-0231
3051553 +U.S. Cellular, C/O Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502-4962
3051554 +Washington Mutual, P.O. Box 660509, Dallas, TX 75266-0509
3051555 +Wells Fargo Auto Finance, 711 West Broadway Road, Tempe, AZ 85282-1218
3051556 +Wells Fargo Financial, P.O. Box 94498, Las Vegas, NV 89193-4498
3051557 +York Adams Tax Bureau, P.O. Box 15627, York, PA 17405-0156

The following entities were served by electronic transmission on Jul 25, 2008.

3051542 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2008 19:03:18 GEMB/Walmart, P.O. Box 981400,
El Paso, TX 79998-1400

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2008

Signature:

